

## CONSUMER TRANSACTION-BASED MARKETING OF GOODS AND SERVICES

### Abstract of th Disclosure

A method and system for using free registration of branded network credit and debit cards to provide transaction-based marketing to merchants and businesses. For each purchase made using a registered credit  
5 or debit card at a registered merchant, a marketing fee related to the transaction amount is paid by the registered merchant. Commission fees are distributed from the marketing fee to the marketer(s) responsible for registering the merchant and to the marketer(s) responsible for registering the cardholder. In addition, usage fees may be paid to the marketer responsible for the sale or  
10 circulation of registered debit cards.